

Claims

1. In a system of reading data encoded on a storage medium, a method of business interaction between a broker and an agency comprising:

    providing a user with a secure storage medium;  
    recording personal transaction information and biometric data on the medium;

    verifying the user identification with the biometric data;

    reading selected portions of the information;  
    transmitting selected information to said broker; and

    the broker using said selected information to broker a transaction between said agency and said user.

2. The method of claim 1 wherein said storage medium is an optical memory card.

3. The method of claim 1 wherein said storage medium is blank.

4. The method of claim 1 further comprises providing a reader/writer and reading selected portions of user information with said reader/writer.

5. The method of claim 4 further comprising inserting said medium into said reader/writer before reading selected portions of user information.

6. The method of claim 1 further defined by conducting more than one transaction with more than one agency using said storage medium.

7. The method of claim 1 further comprising said agency entering into an agreement with said broker wherein said agency agrees to pay to said broker a fee and said broker agrees to broker said transaction between said user and said agency.

8. The method of claim 1 further comprising said agency entering into an agreement with said broker wherein said agency agrees to pay to said broker a fee and said broker agrees to provide said agency with a reader/writer.

9. The method of claim 1 further comprising said broker providing confirmation to said user and said agency indicating that said transaction has been conducted.

10. The method of claim 1 further comprising said broker providing on-line access through a broker's e-commerce site.

11. The method of claim 10 wherein providing on-line access to said broker's e-commerce site is further defined by allowing said agency to set up promotions on said site and to check customers preferences and purchasing history on-line.

12. The method of claim 10 wherein providing on-line access to said broker's e-commerce site is further defined by allowing said user to view said agency's promotions on-line.

13. The method of claim 10 further defined by said broker's e-commerce site providing an administrative database and web page, an agency's database and web page, a user's database and web page and a middle-ware agent.

14. The method of claim 13 wherein said user's database includes said user's password, history of transactions and purchasing preferences.

15. The method of claim 1 wherein said data is personal data.

16. The method of claim 1 wherein said data that is read is selected by the user.

17. The method of claim 1 wherein transmitting selected information comprises transmitting portions of selected information.

18. The method of claim 1 wherein said data that is transmitted is selected by the user.

19. The method of claim 1 further defined by:  
the user providing said broker with enrollment information; and  
the broker providing said user with a password for said medium.

20. The method of claim 19 wherein providing said broker with enrollment information is further defined by downloading said information from a computer to a kiosk.

21. The method of claim 1 wherein said data encoded on said storage medium includes at least two types of personal information.

22. The method of claim 1 wherein providing biometric data comprises providing the medium with fingerprints of the user.

23. The method of claim 1 wherein providing biometric data comprises providing a picture of a portion of said user.

24. The method of claim 1 further defined by transmitting the data on-line to said broker, said user providing said broker with a digitally signed authorization giving the broker the authority to broker the transaction.

25. The method of claim 24 further defined by storing said digitally signed authorization on said broker's database.

26. The method of claim 24 wherein brokering the transaction includes said broker relaying said user's credit card number to a second agency.

27. The method of claim 1 further defined by storing on the storage medium any transactions conducted by said user.

28. The method of claim 1 further comprising after said transmitted information is used, destroying said transmitted information.

29. In a system of reading data encoded on a storage medium, a method of simplifying user transactions comprising:

providing the user with a storage medium encoded with personal information of said user;

providing a reader/writer at a selected location;

the user linking said medium with said reader/writer;

the user selecting at said selected location the type of transaction to be conducted;

the user selecting the personal information to be read;

reading selected portions of the information on said medium with said reader/writer after verification of the user identification; and

transmitting said personal information and conducting said transaction.

30. The method of claim 29 wherein said personal information is transmitted to said agency.

31. The method of claim 29 wherein said personal information is transmitted to said broker.

32. The method of claim 29 further comprising the user choosing whether to transmit the selected portions of the data to said agency to conduct a transaction or to transmit said data to said broker to conduct a transaction between said agency and said user.

33. The method of claim 29 wherein selected personal information is transmitted to said broker and to said agency.